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Continuing Education credit — November 2025

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Please read the articles and answer the questions below. To find the related article, click on the hyperlinked title of the story – both online-only articles as well as stories published in the magazine.

You must answer 8 of the 10 questions correctly to qualify for CE credit.

Financial Planning does not email a certificate of completion. Please take a screenshot of the results screen, and keep the confirmation for your records. Financial Planning reports results to the CFP Board weekly. The board may take an additional two weeks to post results.

If you need assistance, please contact our Customer Success Team

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1. Under the OBBBA, the cap on K-12 educator expense deductions is lifted for itemizers. For non-itemizers, what is the remaining above-the-line deduction for unreimbursed qualifying expenses in 2026? *

$400
$350
$300
$250

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2. In 2025, joint filers must make $1,252,700 in AMT income to hit a phaseout point that reduces their exemption. In 2026, that phaseout point will be: *

$1.2 million
$1.1 million
$1 million
$950,500

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3. Once joint filers know their exemption amount, they can calculate taxable AMT income by using a 26% rate for the first $239,100 of that income, and what percentage for the rest? *

28%
29%
30%
31%

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4. For the 2025 tax year, 401(k) savers of any age may contribute up to this amount to a tax-deferred or Roth account. *

$18,000
$23,500
$28,000
$31,500

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5. Starting in 2026, traditional 401(k) plan catch-up contributions will no longer be available to employees 50 or older who make this much or more: *

$125,000
$135,000
$145,000
$155,000

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6. Next year’s 2.8% cost-of-living adjustment for Social Security recipients works out to an average of this amount per month per beneficiary, according to the SSA: *

$156
$103
$78
$56

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7. Monthly Part B premiums are projected by Medicare trustees to rise by how much in 2026? *

14.7%
12.8%
11.6%
10.1%

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8. Per the SEC, recordings of advisor-client meetings must be maintained for five years and must be “easily accessible” for this many years: *

Five
Four
Three
Two

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9. Of these best-performing health care funds of the last year, which had the largest fund size? *

Eventide Healthcare & Life Sciences 1 (ETIHX)
ARK Genomic Revolution ETF (ARKG)
Franklin Biotechnology Discovery A (FBDIX)
Invesco Pharmaceuticals ETF (PJP)

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10. Of the worst-performing health care funds of the year, which had the least favorable expense ratio? *

Simplify Propel Opportunities ETF (SURI)
Vitrus KAR Health Sciences A (RAGHX)

Eaton Vance Worldwide Health Sci A (ETHSX)
Hartford Healthcare Y (HGHYX)

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